## IN THE UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF GEORGIA ATLANTA DIVISION

JAMES E. STRONG,

v.

Plaintiff.

1:04-cy-2611-WSD

GEORGIA CASH AMERICA, INC., et al.,

Defendants.

## **ORDER**

This matter is before the Court on Plaintiff's Motion to Remand [4],

Defendants' Motion for Extension of Time to Reply to Plaintiff's Motion to

Remand [6]<sup>1</sup> and Defendants' Motion Requesting Substitution of Exhibit C to

Defendants' Notice of Removal [16].<sup>2</sup>

<sup>&</sup>lt;sup>1</sup> On October 4, 2004, Defendants moved for an extension of time to respond to Plaintiff's Motion to Remand [4]. Defendants' Motion to Extend Time was unopposed, and is GRANTED *NUNC PRO TUNC*.

<sup>&</sup>lt;sup>2</sup> This Court's Standing Order 04-02 requires that personal identifiers such as financial account numbers and home address information be redacted from documents filed with the Court and made available to the public through the Court's electronic filing system. Exhibit C to Defendants' Notice of Removal contains personal identifiers and violates Standing Order 04-02. Defendants have moved the Court to substitute a redacted version of Exhibit C for the original. Defendants' Motion Requesting Substitution of Exhibit C to Defendants' Notice of

Plaintiff filed this action in the State Court of Cobb County, Georgia, on August 6, 2004. It is one of several cases in which one or more plaintiffs, on behalf of themselves and a putative class of consumers, assert state-law claims against Georgia payday loan businesses, alleging that the loan transactions between the parties violated Georgia law. In each of these cases, the defendants removed the case to this Court on the basis of federal-question jurisdiction and, in some cases, diversity jurisdiction as well. The plaintiffs in these cases have moved to remand, arguing that the grounds for jurisdiction set out in the defendants' notices of removal do not support the exercise of federal jurisdiction.

The Court's consideration of the plaintiffs' motions to remand has been stayed pending the appeal in <u>BankWest</u>, <u>Inc. v. Baker</u>, Case No. 1:04-cv-988-MHS, which raised related issues concerning state-law regulation of Georgia payday loan businesses. Shortly after the Eleventh Circuit issued its decision in <u>BankWest</u>, the Court directed the parties in these cases to submit supplemental memoranda addressing the impact of the <u>BankWest</u> decision on the payday loan cases before this Court and to make any further arguments in support of or in opposition to the

Removal is GRANTED.

plaintiffs' motions to remand. The parties have submitted their respective memoranda, and the plaintiffs' motions to remand are now before the Court for decision.

The Court today has entered an order in Strong v. First American Cash

Advance of Georgia, LLC, Case No. 1:04-cv-2610-WSD, granting the plaintiffs'

motion to remand in that case. Because the arguments made in support of and in opposition to remand are the same in this case, the order in Strong v. First

American Cash Advance of Georgia, LLC applies with equal force here.

Accordingly, for the reasons set out in the Court's order in that case,

IT IS HEREBY ORDERED that Defendants' Motion for Extension of Time to Reply to Plaintiff's Motion to Remand [6] is **GRANTED** *NUNC PRO TUNC*.

IT IS FURTHER ORDERED that Defendants' Motion Requesting

Substitution of Exhibit C to Defendants' Notice of Removal [16] is GRANTED.

The Clerk of Court is DIRECTED to STRIKE the original Exhibit C to

Defendants' Notice of Removal and INSERT in its place the redacted version of

Exhibit C attached to Defendants' Motion.

IT IS FURTHER ORDERED that Plaintiff's Motion to Remand [4] is GRANTED and the Clerk of Court is DIRECTED to REMAND this action to the State Court of Cobb County, Georgia.

**SO ORDERED**, this 12th day of December, 2005.

WILLIAM S. DUFFEY, JR.

William S. A

UNITED STATES DISTRICT JUDGE